

## IV. HOUSING Task Force

### Summary

This report discusses the status of various housing alternatives for seniors in Tompkins County, including owner-occupied homes, rentals, shared arrangements, accessory apartments, as well as those facilities formally designated as “senior housing.”

Issues, needs and highlights regarding each of these categories of housing are identified. The report points out that the majority of Tompkins County seniors own their own homes (¾ of persons age 60 and older). Most seniors want to age in place in their own homes and the decision to move is most often need-driven when seniors cannot manage in their own homes or can no longer afford to live at home. The design of many homes is ill-suited to meet the needs of frail elderly. Many seniors are living in homes where needed repairs are not being made. Public funding of home repair programs for low-income seniors is inadequate.

Tompkins County seniors are fortunate to have a variety of alternative housing options available to them should they wish or need to move from their homes. The supply of subsidized senior apartments appears to be adequate to meet the demand for the next decade or more, until the baby boomer cohort moves into the age group most likely to apply for senior apartments. Seniors also wish to age-in-place in these apartments and demand is likely to increase for provision or coordination of supportive services needed to do so. The present number of apartments that are accessible to persons with disabilities is inadequate. The opening of *Kendal at Ithaca* now gives area seniors the option of entering a life care community. The recent opening of *Longview’s* apartments has addressed a long-standing gap—providing a senior living community for those who cannot afford to enter a life care community but whose incomes exceed the income caps on public subsidized senior housing.

The report puts forth action recommendations to address the above areas of unmet need.

This report contains the following:

- I. Introduction**
- II. Status of Housing for Seniors in Tompkins County**
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## HOUSING Task Force

### I. Introduction

“Housing for seniors” is understood broadly in this report as any housing in which seniors choose to live. This includes owner-occupied homes, rentals, shared arrangements, accessory apartments, as well as those facilities formally designated as “senior housing.”

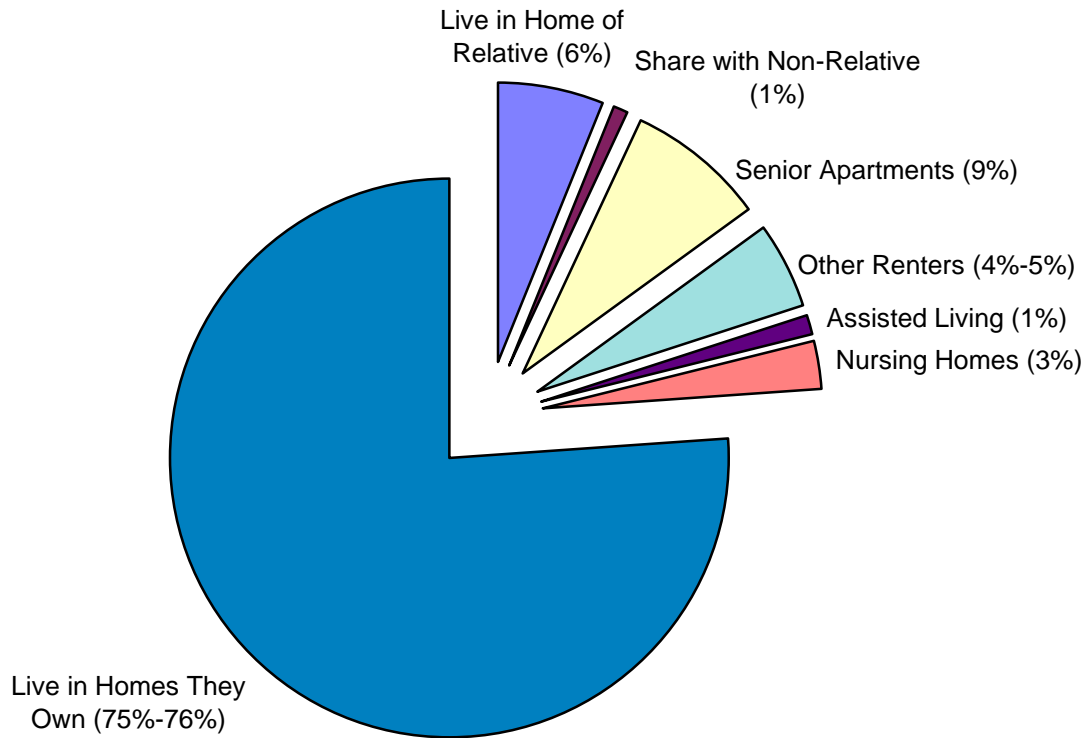
Formally designated senior housing includes facilities providing housing with no or minimal supportive services as well as facilities that do provide congregate services (meals, housekeeping, laundry, social activities) and varying amounts of personal care services.

Residential Health Care Facilities (nursing homes and the *Hospicare* residence) are not part of this report and will be reported on separately in the Long Term Care Task Force Report.

Most seniors want to age-in-place and the decision to move is most often need-driven when seniors cannot manage in their own homes or out of economic necessity. However, older adults are not a homogeneous group and smaller percentages of older adults opt to move for a variety of reasons when still relatively independent and healthy. The 1998 *Pathways to Life Quality* study found that Tompkins County seniors most likely to consider moving in the future live alone or have no children nearby.

## II. Status of Housing for Seniors in Tompkins County

### Where Older Adults (60+) Live in Tompkins County



#### A. Owner-Occupied Housing

Tompkins County Seniors continue to evidence a strong preference for living in homes they own. The great majority also prefer an age-integrated environment. The ability of seniors to be able to afford to remain in their homes has also been enhanced in recent years. Recent property tax abatement (STAR program) and the ability of seniors to get reverse mortgages will help some low income seniors afford to stay in their homes who otherwise may have had to move. Increased availability and use of community-based services (Expanded In-Home Services for the Elderly Program [EISEP], transportation, nutrition, homesharing service, home repair programs) have helped seniors keep their

preferred housing longer. Two national studies suggest significant increases (net of inflation) in elderly household net worth and income in the 1990's. If national trends are reflective of trends experienced here in Tompkins County, more seniors who otherwise might have sold their homes out of economic necessity may be able to afford remaining in their own homes.

## **B. Rental Housing**

Nationally, record increases in homeownership have squeezed the rental market resulting in rent increases outpacing inflation and negatively impacting affordable housing. However, that does not appear to be holding true in Tompkins County, as the overall housing market has been flat for the last decade locally as well as throughout most of Central New York.

The majority of seniors who are renting live in **federally assisted Senior Apartments** open to seniors whose income does not exceed maximum eligibility limits. There are presently about 660 seniors living in 12 subsidized senior apartment buildings in the county.

A 1999 survey conducted by the Tompkins County Office for the Aging (*see appendix*) found that occupancy rates haven't changed much in the past three years. The overall occupancy rate in 1996 for all available units was 97.9%; in 1997 it was 97.7% and in 1998 it was 97.4%. However, operators report shorter waiting lists and a somewhat reduced occupancy rate for the 1<sup>st</sup> quarter of 1999 (95.8%). Thus it appears that income-eligible seniors will have this rental housing option readily available at least for the next few years.

Seniors who entered senior housing relatively healthy and functioning independently are aging and in need of assistance. This is placing increasing demands on operators to provide some service coordination. Recent introduction of federal legislation, if approved, would shift some of the funding for subsidized housing to enable housing providers to offer enriched services to help frail elderly to age in place. Much of the low rent subsidized housing stock

will be 40-50 years old when the demographic shift attributable to the baby boomers reaching their 70's places increased demand on all kinds of senior housing. Assessments of the continued viability of these units for the period 2020-2050 should be part of long term planning.

About 1% of area seniors live in multigenerational **public housing** or other apartment complexes with rent subsidies or have **Section 8 subsidy** of their private sector rentals. The wait time for Section 8 assistance for low income adults has lengthened from between 1-1 ½ years in 1996 to 1 ½ - 2 years in 1999 and is expected to increase due to reduced federal funding of the program.

**Rental options for moderate-income seniors** who seek some amenities have increased with the recent opening of *Longview's* 101 apartments. Seniors with higher incomes can now also rent an apartment or cottage at *Kendal at Ithaca*, a **life care community** that contracts with residents to guarantee the provision of assisted living or nursing home care on the same campus as needed.

About 4-5% of area seniors **rent in the private sector** (other than senior apartments or age-integrated public housing). Most renters in this category would be seniors renting in multigenerational apartments or neighborhoods. However, at least 1.5% of the senior population rent in what NY State calls NORC's [Naturally Occurring Retirement Communities], situations that have a majority of residents who are older adults. Examples of this would include *Cayuga Apts.* and *Fall Haven Apts.* in downtown Ithaca and *Horizon Village* and *Chateau Claire Apts.* in the Northeast. A few older adults with developmental or psychiatric disabilities or other special needs live in multi-generational group homes.

### **C. Shared Arrangements**

About 6% of Tompkins County seniors live in the homes of their adult children or other relatives. In addition, a large number of adult children live in the family homes owned by the seniors themselves. Another 1% of area seniors

live in the homes of non-relatives. Some families have added accessory apartments so that parents can live in the homes of their adult children while maintaining private living quarters. Others have added “elder cottages” as most municipalities have shown a willingness to permit their placement as a second home on a single family lot (with the provision in some instances that it be moved away when no longer occupied by the elderly relative of the property owner). The Housing Options for Seniors Today (HOST) Homesharing Program helps match seniors with other unrelated adults in mutually beneficial homesharing arrangements.

#### **D. Adult Care/Assisted Living Housing**

Assisted living housing is the fastest growing and fastest changing sector of senior housing. This is in response to the increasing numbers of the oldest cohort of seniors and their strong preference for receiving personal care services in a residential environment rather than a health care setting.

Presently the adult homes at *Longview* and *Kendal at Ithaca* and five smaller family-type homes are the only housing options in the county which provide or coordinate assistance for the residents who need services (e.g., meals, housekeeping, laundry, social activities, medications monitoring, some personal care). However, 104 new assisted living units will be added within the next year, including the opening of *Sterling House* and the *Clare Bridge* dementia care residence, and the addition of 24 new assisted living units at *Kendal*. Although *Kendal's* adult home is generally open only to those who have been members of their life care community, over half of *Kendal's* new units will be available initially for rental to the public on a per diem basis. Thus we can anticipate an oversupply of private-pay assisted living units for at least a year.

*Longview's* adult home provides the only assisted living housing alternative in Tompkins County for persons who cannot afford to pay the market rates. Seniors with dementia who are at high risk for wandering presently have

no assisted living alternative in Tompkins County. The opening of the *Alterra Clare Bridge* adult home will provide an option for persons who can afford their private pay rates; however, that option will not be open to low income seniors.

### **III. Issues, Needs & Highlights**

#### **A. Owner-Occupied Housing**

Waiting lists for home repair programs for low-income seniors continue as available funding does not match the need. The 1995 *COFA* survey reports that 17.4% of seniors said that their homes needed at least one major repair (\$500.00 or more). The *1995 COFA Needs Assessment* found that 19.8% of seniors lived in situations where they had excessive housing burdens, that is, total housing costs in excess of 35% of their income. 29.6% of those living alone had excessive housing cost burdens. Some low-income seniors in the city are skeptical of government programs and continue to live in housing in need of repairs despite programs available to assist them.

Homes built for needs of younger and healthier occupants sometimes make it impossible to age in place without excessive home modifications. Consumers also have a limited awareness of the benefits of modifications than can be made at low cost. Some households perceive a stigma associated with disability accommodations. Public education about the benefits and importance of universal design is needed.

#### **B. Rental Housing**

Some seniors who are wheelchair-bound need to wait long periods of time for handicap accessible units to become available in subsidized senior housing and often move into apartments that are inadequate while they await more appropriate vacancies to develop.

In other parts of NY State “many older senior housing developments built for well-elderly individuals and many age-integrated multi-unit developments

have incrementally added on-site managers, 24-hour security, specialized staff, services and meals, activities, and facilitated linkage to personal and home health aide care in response to the aging-in-place of long-time tenants” (Vera Prosper, NY State Office for the Aging). The Ithaca Housing Authority has begun offering service coordination in Titus Towers and their public housing, but otherwise most subsidized senior housing programs in Tompkins County have not taken formal steps to offering congregate services or coordination of personal care.

Similarly, **Naturally Occurring Retirement Communities (NORC’s)** might benefit from service coordination and the possible coordinated provision of housekeeping, transportation, meals, group activities, and home health services. These would include some apartment complexes whose tenants are mostly older adults as well as neighborhoods whose residents are mostly older adults. Demonstration projects elsewhere in New York State have shown the viability of these services and the willingness of even low-income tenants to pay for some proportion of the services. It is unclear whether we have sufficient numbers of frail elderly living in NORC’s to achieve economies of scale necessary for similar programs in Tompkins County.

### **C. Shared Arrangements**

The homes of the adult children of the frail elderly are often poorly designed to accommodate the disabilities of their parents. This sometimes leads to excessive cost for home modifications or prevents shared living arrangements for those who would otherwise choose this option. In some cases, zoning prevents homeowners from remodeling their homes to put in accessory apartments for the use of their parents.

### **D. Assisted Living**

Proposed changes in state regulations make the assisted living sector very fluid as both adult homes and nursing homes adapt to the changing regulatory

environment and the strong preference seniors are evidencing for remaining in home-like settings.

Longview's adult home, presently the only assisted living setting offering a sliding scale to low income seniors, is finding that fewer of its residents are paying market rates, forcing the adult home to look for additional ways to finance its operation.

There is a need for an assisted housing alternative for low-income persons with dementia who are at high risk for wandering.

Other counties in New York State have Medicaid waiver programs enabling housing providers to offer higher levels of personal care services to low income seniors than those which can otherwise be afforded by assisted living operators. Up until now, the regulatory requirements for these programs have been cumbersome and have discouraged the development of Medicaid-reimbursable assisted living locally. Proposed legislative changes in NY State may make it easier to set up similar programs here in Tompkins County. The county needs to be proactive in attracting and supporting assisted living housing that will meet the needs of low-income seniors as well as those who can afford private pay rates.

"The increasing complexity of the types and configurations of housing options, together with the intensifying competition among housing sponsors for market share suggest the increasing importance of advocates and advisers in educating consumers about the conceptual differences among housing options and the benefits and limitations of each" (Vera Prosper, NY State Office for the Aging).

#### **IV. Action Recommendations**

##### **A. Owner-occupied Housing**

It is recommended:

1. THAT legislative advocacy take place to increase home repair dollars and exploration of other sources of grants/funding for home repairs. Explore feasibility of greater use of volunteers for “handyman” services.
2. THAT public education be increased on the advantages of including “universal design” features in new homes and when remodeling.
3. THAT public education be targeted to low income seniors to let them know how they can affordably use the equity in their homes to make needed repairs or access publicly supported home repair programs.

##### **B. Subsidized Senior Apartments**

It is recommended:

1. THAT operators of senior housing consider applying for available grants for service coordinators, perhaps in joint applications with other local senior housing operators.
2. THAT operators of senior housing ensure that there is an assessment of how well their buildings will stand up over the next 40-45 years and plan for necessary capital repairs/improvements to keep their facilities viable for the

period when the baby boomer cohort swells the number of possible applicants.

**C. Assisted Living**

It is recommended:

1. THAT a task force be established to gather information on how assisted living housing is being made affordable to low and moderate income seniors in other counties and then recommend steps that might be taken to ensure that appropriate assisted living alternatives are available to low and moderate income residents of Tompkins County.

## Chapter 4

### Appendix

#### OCCUPANCY OF TOMPKINS COUNTY SENIOR HOUSING APARTMENTS, 1996- 1998

<u>Name</u>	# Units	<u>Average Number of Occupied Units</u>					<u>Average per Complex</u>	
		<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1st Q 1998</u>	<u>1st Q 1999</u>	<u>Complex</u>	<u>per Complex</u>
Center Village Court	60	58.8	58.8	58.8	60	60	58.8	98.0%
Ellis Hollow Road	100	98	96	94	94	91	96.0	96.0%
Fountain Manor	24	n/a	n/a	23.3	22.9	22	23.3	97.1%
Juniper Manor I	40	n/a	n/a	38.9	39.3	37.3	38.9	97.3%
Juniper Manor II	20	n/a	n/a	19.9	19.7	20	19.9	99.5%
Lehigh Crossing	24	n/a	23.5	23.8	24	23.7	23.7	98.5%
McGraw House	102	101.8	101.8	101.3	102	102	101.6	99.6%
Newfield Garden	28	n/a	n/a	27.1	n/a	26.3	27.1	96.8%
Schoolhouse	28	27.4	27.4	27.4	27.6	24.9	27.4	97.9%
Titus Towers I&II	235	228.9	229.6	231.5	228.3	226.7	230.0	97.9%
Willowbrook Manor	50	48	48.3	47	47.3	47.4	47.8	95.5%
Woodsedge	40	40	40	39.5	40	37.7	39.8	99.6%
<b>Total All Units</b>	751			732.5	705.1	719		
<b>Average Rate Countywide</b>		<b>98.0%</b>	<b>97.9%</b>	<b>97.5%</b>	<b>97.5%</b>	<b>95.7%</b>		